

Services for Seniors 2002



**The Connecticut Department
of Social Services
Elderly Services Division**



Verna Barnett

Verna Barnett, Centenarian, graces the cover of our 2002 version of Services for Seniors along with her two great grandchildren. Her many accomplishments include being elected to the position of Registrar of Voters, and being one of the first women in the country to register to vote. She was also very active in local politics. The League of Women Voters recognized Verna in 2001, for her contributions to women's voting rights. Verna was born in Suffield, Connecticut on November 28, 1897. She grew up with a younger sister who will celebrate her 100th birthday this year. She drove until she was 97 years of age and was a volunteer driver for the Meals on Wheels program. Verna married and had three children. She was widowed at the age of 49 and challenged to support herself. She was also sadly faced with the death of her son and a grandson. Verna is a proud grandmother to 15 grandchildren, 26 great grandchildren and four great-great grandchildren. Verna currently resides at the Bickford Convalescent Home.

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A GUIDE TO SERVICES FOR SENIOR CITIZENS OF CONNECTICUT



INTRODUCTION

The Connecticut Department of Social Services, Elderly Services Division is at the center of the network of services for Connecticut senior citizens. The focus of this booklet is to provide senior citizens and those concerned about their welfare, with a guide to look for state funded and/or affiliated services and the organizations that provide them. Every attempt has been made to provide accurate information about how to contact organizations and service providers. However, changes do occur from time to time. Readers are advised to contact their **Municipal Agent for the Elderly** or local **Senior Center** for additional information. Call your Town Hall or consult the blue pages of your local phone book for their numbers. **The Elderly Services Division can be reached at 1-860-424-5274.** Contact the Department's **Information and**

Referral Line by calling 1-800-443-9946.

Also, **INFOLINE**, which is a privately funded statewide clearinghouse for human service information and crisis intervention can be reached statewide by calling **211**.

Information can also be found by visiting the Elderly Services Website located at <http://www.ctelderlyservices.state.ct.us>.

SERVICES FOR SENIORS

The Elderly Services Division coordinates and provides funding for programs serving Connecticut's senior citizens. Detailed information on these programs will be found throughout this guide.

In addition to its own programs, the Division coordinates federal and state funding to the five Area Agencies on Aging (AAA). These private, nonprofit planning agencies disburse funds for nutrition and other social services for the elderly programs throughout the state in congregate settings such as Senior Centers or in the homes of frail elderly citizens. The Area Agencies are also the primary source for Connecticut's

CHOICES for Seniors programs, providing Health Insurance Assistance, Outreach, Information and Referral and Counseling services and Eligibility Screening for state and federal benefit and/or support programs in their regions. You can contact the Area Agency on Aging in your area by calling the statewide toll free number at **1-800-994-9422.**

Area Agencies on Aging

Southwestern CT Area Agency on Aging
10 Middle Street, 9th Floor
Bridgeport, CT 06604
Phone: (203) 333-9288

South Central CT Area Agency on Aging
201 Noble Street
West Haven, CT 06516
Phone: (203) 933-5431

Eastern CT Area Agency on Aging
(Senior Resources)
4 Broadway 3rd Floor
Norwich, CT 06360
Phone: (860) 887-3561

North Central Area Agency on Aging
2 Hartford Square West, Suite 101
Hartford, CT 06106
Phone: (860) 724-6443

Western CT Area Agency on Aging
84 Progress Lane
Waterbury, CT 06705
Phone: (203) 757-5449

Connecticut's Senior Centers offer older adults a central location to receive information and services of interest to them. The centers provide programs that promote the health and well being of senior citizens. Senior centers serve the sixty plus population, some provide services to persons with disabilities. Consult your town hall or Municipal Agent for the location of your nearest senior center.

By law, each city and town in Connecticut must have a **Municipal Agent for the Elderly**. Their primary role is to provide residents sixty and older with information and service referral about a specific area or program. The Elderly Services Division provides training sessions for Municipal Agents twice each year. To reach your Municipal Agent, call your city or Town Hall.

FINANCIAL ASSISTANCE



HOMEOWNERS' – ELDERLY/DISABLED (CIRCUIT BREAKER) TAX RELIEF PROGRAM

State law provides a property tax credit program for Connecticut owners in residence of real property, who are older adults 65+ or totally disabled, and whose annual incomes do not exceed certain limits. The credit amount is calculated by the local assessor and applied by the tax collector to the applicant's real property tax bill. The amount of the credit that may be granted is up to \$1,250 for married couples and \$1,000 for single persons. Credit amounts are based on a graduated income scale. An application can be obtained through the Assessor's Office between February 1 and May 15th. Contact your Town Assessor's Office which is located in the blue pages of the phone book.

CONNECTICUT ENERGY ASSISTANCE PROGRAM (CEAP)

This program provides assistance to help households pay for primary heating bills. If the household's primary heating costs are included in its rent, it may also apply for assistance. You may be eligible if your annual household income is at or below 150% of the federal poverty guideline. There is also an additional liquid assets test to determine eligibility for this program. You can apply for this program at your local Community Action Agency which can be located by calling INFOLINE 211.

STATE APPROPRIATED FUEL ASSISTANCE PROGRAM (SAFA)

The SAFA Program helps households with seniors 60+ or disabled persons pay for their primary heating bills. To be eligible, the household income must be over the Connecticut Energy Assistance Program (CEAP) income guidelines, but below 200% of the federal poverty guideline. There is also an additional liquid assets test to determine eligibility for this program. You can apply for this program at your local Community Action Agency which

can be located by calling INFOLINE 211.

RENTERS' – REBATE FOR ELDERLY/DISABLED RENTERS TAX RELIEF PROGRAM

State law provides a reimbursement program for Connecticut renters who are older adults 65+ or totally disabled, and whose income does not exceed certain limits. Persons renting an apartment or room, or living in cooperative housing or a mobile home may be eligible for this program. Renters' rebates can be up to \$900 for married couples and \$700 for single persons. The renters' rebate amount is based on a graduated income scale and the amount of rent and utility payments (excluding telephone) made in the year prior to the calendar year in which the renter applies. Application may be made at the town social service agency, or the Assessor's Office, depending on the town, between May 15 and September 15th.

WEATHERIZATION

Free assistance in weatherizing a home or apartment is available to

eligible seniors. Measures may include insulation of your attic and/or walls, storm windows and servicing of your heating system. If you apply for Energy Assistance, it is also an application for Weatherization Assistance. Contact your local Community Action Agency or call **1-800-842-1132** for additional information.

FOOD AND NUTRITION



ELDERLY NUTRITION PROGRAM

There are 13 Elderly Nutrition Projects funded by the Elderly Services Division in Connecticut. They serve individuals 60 years of age and over and their spouses nutritionally balanced meals. (Meals may also be provided to persons with disabilities living in senior housing facilities that have congregate meal sites.) Congregate meals are provided at least once a day for five or more days per week at 200 meal sites statewide. These meal sites are located in Senior Centers, senior housing projects, schools, churches and other community settings. Meals are delivered to homebound or otherwise isolated older persons. Often evening and/or weekend meals are served, especially to homebound clients. Congregate and homebound meals are available free of charge to eligible participants, although donations are encouraged and used to provide additional meals.

To be eligible, participants must be 60 years of age or older, or be a spouse of a participant. To qualify for home delivered meals, persons over 60 must meet eligibility criteria through an assessment. Emphasis is given to serving those in greatest economic or social need.

For more information contact your local Area Agency on Aging, Senior Center or Municipal Agent for the elderly for the location nearest you.

FOOD STAMP PROGRAM

The Food Stamp Program provides monthly benefits that help low-income households buy the food they need for good health. Under agreement with the U.S. Department of Agriculture, state public assistance agencies run the program through their local offices.

Eligibility for food stamps is based on household income and assets. Applicants may have no more than \$3,000 in assets; approximate monthly income for seniors (age 60+) and disabled households are:

Number of person In household	Approximate monthly income limit
1	\$ 931
2	\$1258

There are some exceptions to this guideline, in particular medical expenses.

The amount of food stamps eligible persons receive will depend on the number of people in the household, income, rent and utility expenses.

For more information, contact the local Department of Social Services office nearest you (see Appendix).

HEALTH AND WELFARE



ADULT DAY CARE

Adult Day Care Centers provide health and social services, recreation and custodial care for impaired adults. For information on Day Care facilities in your area, call INFOLINE at 211.

HEMOCARE

Breakthrough to the Aging (Friendly Visitors/Shoppers)

Breakthrough to the Aging trains volunteers of all ages to serve as Friendly Visitors and Friendly Shoppers to individuals aged 60 and over. BTA has provided training to nearly 1,000 volunteers who have served more than 1,450 elders throughout the 66 programs in Connecticut. BTA provides its volunteers with training workshops, a resource manual, liability insurance, and a newsletter. Contact BTA at the Capitol Region Conference of Churches by calling (860) 236-1295.

Connecticut Home Care Program for Elders

The Department of Social Services provides funds to assist frail elderly persons remain living in their homes, through the administration of the Connecticut Home Care Program for Elders.

This program provides a wide range of home health and non-medical services to persons age 65 and older who are institutionalized or at risk of institutionalization. Available services include adult day health, homemaker, companion, chore, home delivered meals, emergency response systems, case management, home health services, mental health counseling, and adult foster care.

Persons age 65 and older who meet the screening criteria (both financial and functional) are referred for an independent, comprehensive assessment. To obtain more information or to make a referral, please contact the Department of Social Services at 1-800-445-5394.

HEALTHCARE

The Connecticut Pharmaceutical Assistance Contract to the Elderly and Disabled (ConnPACE)

***ConnPACE (1-800-423-5026)** helps eligible elderly and disabled individuals pay for most prescription drugs, insulin, insulin syringes and needles. Participants must pay a \$12.00 co-payment for each prescription. ConnPACE pays the balance. Participants must pay an annual enrollment fee of \$25.00.

There is no yearly dollar limit on the amount of prescriptions purchased. There is, however, a limit on the quantity dispensed, which is either 120 doses or a 30-day supply, whichever is greater.

Generic drugs must be substituted for brand name drugs unless otherwise indicated by the prescribing physician.

Each eligible applicant will receive a ConnPACE card. Members must present this card at participating pharmacies to receive ConnPACE benefits.

Participants must re-enroll before the expiration date on their cards. Renewal forms are automatically mailed to participants 75 days before their card expires. Only one renewal notice is sent. To prevent a lapse in coverage, you must return the renewal form at least 45 days before the card expires.

Eligibility Requirements

To qualify an applicant must:

- Be 65 years of age or older or Be a disabled person over the age of 18 and currently receiving disability benefits under the Social Security Disability Program (Title II), or the Supplemental Security Income Program (Title XVI).
- Have lived in Connecticut for at least six months prior to application.
- Have an adjusted gross income for the previous year plus Social Security (minus Medicare Part B Premiums) that is less than:

AS OF	SINGLE	MARRIED
1/1/2002	\$15,600	\$18,700
4/1/2002	\$20,000	\$27,100

***NOTE:**

1. If you are married but living apart, and neither of you has access to or receives support from the

- other's income, you are considered single.
2. If you are married, you must count both yours and your spouse's income.
 3. If last year's income exceeds the limits, you may use this year's income. They will estimate a full year's income based on the documentation returned with your application.

The following are considered income:

- Social Security (minus Medicare Part B premiums);
- Supplemental Security;
- Railroad Retirement income;
- Pensions;
- Wages;
- Interest;
- Dividends;
- Net rental income;
- Veteran's benefits and;
- Other non-taxable income.

YOU MAY NOT:

- Have an insurance plan that pays for all or a portion of each prescription on a continuous basis;

- Have a deductible insurance plan that includes prescriptions;
- Be enrolled in the State Medicaid (Title XIX) Program.

YOU **MAY**:

- Have an insurance plan with a maximum allowable benefit. However, you cannot use the ConnPACE card until after you have exhausted the maximum benefit through your private insurance carrier.
- Have an Anthem Blue Cross & Blue Shield plan that pays for prescriptions after a hospital or outpatient stay. ConnPACE will pay before your hospitalization and after BCBS no long pays.

ConnPACE does not cover diet pills, antihistamines, smoking cessation gum, contraceptives, cough preparations, multivitamin combinations, cosmetic products, drugs which are experimental or less than effective, or drugs made by certain pharmaceutical companies.

****The guidelines for this program are subject to change, call***

ConnPACE for current information.

The Connecticut Medicare Assignment Program (ConnMAP)

The Connecticut Medicare Assignment Program (ConnMAP) mandates that participants will be charged no more than the rates assigned by Medicare for Medicare-covered services by physicians and health care providers.

Medicare part B enrollees whose gross income is below \$25,740 a year (individuals) or \$30,855 (couples) and who have been Connecticut residents for 183 consecutive days, immediately prior to application, may apply for a ConnMAP card by calling the Department of Social Services (1-800-443-9946).

The definition of gross income is the same as for the ConnPACE program.

A valid ConnPACE card and proof of enrollment in Medicare part B may be shown to physicians and

health care providers as proof of eligibility for the ConnMAP program.

Connecticut Statewide Respite Care Program

This program enables caregivers to receive respite care services by establishing a care plan of services for their loved ones with Alzheimer's Disease or related disorders. There is a maximum of \$3,500 available per year to each applicant, and a maximum of 30 days of out of home respite care services (excluding Adult Day Care) available per year to each applicant.

The individual with Alzheimer's must meet financial eligibility requirements to participate in this program. Applicants (individuals with Alzheimer's or a related disorder) must have an income of \$30,000 a year or less, liquid assets of \$80,000 or less, and cannot be enrolled in the Medicaid (Title 19) or CT Homecare programs. Income is considered to be Social Security (minus the Medicare Part B premiums), Supplemental Security Income, Railroad Retirement Income, veteran's benefits, and any

other payments received on a one-time or recurring basis. Liquid assets include checking and savings accounts, stocks, bonds, IRAs, certificates of deposit, or other holdings that can be converted into cash.

You can contact the Area Agency on Aging in your area by calling the statewide toll free number at **1-800-994-9422** for more information on this program.

The Connecticut Partnership for Long Term Care

Residents of Connecticut may purchase long term care insurance to protect a specified amount of their assets from being counted as part of an eligibility determination for Medicaid (Title 19). Individuals may purchase a policy for a specific amount of coverage. Should they eventually need long term care at home or in a nursing home, the insurance company will pay benefits towards the cost of care. If the individual then applies for Medicaid, he or she will be allowed to retain assets up to the amount that the policy paid and not have this amount

counted towards the Medicaid program" asset limit. For more information or volunteer counseling, call the Department of Social Services at 1-800-547-3443.

Elderly Health Screening

The Elderly Services Division supports four Elderly Health Screening programs throughout Connecticut. The primary goal of these programs is the early detection of disease. Health care education is also provided. Health screening tests include blood analysis, electrocardiograms, blood pressure testing, glaucoma testing, and cancer examinations.

For information about the location of clinics and/or to make an appointment call:

Western and North Central Regions:
Elderly Health Screening Services,
Inc. (203) 753-9284

Bridgeport:
City of Bridgeport, Department of
Health Elderly Health Screening
Program, (203) 576-7690

New Haven

Fair Haven Community Health
Center, Inc. (203) 469-5331

Hartford

Charter Oak Terrace / Rice Heights
Health Center, Inc. (860) 550-7500

Other elderly health screening
programs may also be available at
local Senior Centers. Call your local
Senior Center for information.

Long Term Care

The Connecticut Department of
Public Health licenses nursing
homes and long term care facilities
in the state. These privately owned
and operated facilities are available
when an elderly person can no
longer remain at home because the
care and supervision required are
too expensive. A book of licensed
nursing home facilities in the state is
available for \$9.50 from the
Department of Public Health 410
Capitol Avenue, MS#12HSR, P.O.
Box 340308, Hartford, CT 06134-
0308. Send a check or money order
payable to "Treasurer State of CT" to
the attention of the Nursing Home
Publication. The Department of

Public Health can be reached by calling (860) 509-7400. The book contains a variety of useful information about nursing home facilities.

Individuals and their families considering long term care facilities should consult their physicians, hospital discharge planners, and social workers about the decision and facilities under consideration. Additional information may be available from your local Municipal Agent for the Elderly. Regional Elderly Housing Directories, prepared by the Department of Social Services, Elderly Services Division, also include listings of long-term care facilities. Contact DSS at (860) 424-5284 for copies of this book.

MEDICAID (Title 19)

The Medicaid program provides assistance with a variety of medical costs to both those living independently in their own homes as well as those living in long term care medical facilities. In many cases, it acts as a source of supplemental assistance with costs that are not

covered under Medicare benefits. This is particularly true of deductibles and co-pay amounts required under Medicare, costs such as pharmaceuticals which are not covered by Medicare, and long term care costs.

Medicaid is a “means-tested” program, meaning that unlike Medicare, only those whose income and assets are within the programs limits are eligible for benefits. Those who wish to apply for benefits must contact the Department of Social Services Regional Office in his or her area and request an application form. The Elderly Services Division offers booklets that provide more detailed information on Medicaid eligibility. Anyone interested in these booklets should call 1-800-443-9946 or (860) 424-4925. Anyone who wishes to inquire about the eligibility requirements for Medicaid should contact a regional office of DSS (see Appendix).

Medicare Savings Programs

The Medicare Savings Programs (QMB, SLMB, ALMB Group 1 and ALMB Group 2) help pay for

Medicare premiums and, in some cases, Medicare coinsurances and deductibles. To qualify, your income and assets must be within program limits. Income limits generally increase on April 1st of every year.

QMB

- Pays your Part B premium of \$54/month (and Part A Premium, if applicable) and Medicare deductibles and coinsurances.
- Monthly income must be at or below \$922 if single and \$1,361 for a couple.
- Countable assets may not be more than \$4,000 for a single person and \$6,000 for a married couple.

SLMB

- Pays your Part B Premium (\$54/month) only.
- Monthly income must be at or below \$1,069.80 if single and \$1,560 for a couple.
- Countable assets may not be more than \$4,000 for a single person and \$6,000 for a married couple.

ALMB (Group 1)

- Pays for your Part B Premium (\$54/month) only, subject to available program funding.
- Monthly income must be at or below \$1,180.65 if single and \$1,709.25 for a couple.
- Effective April, 2001, there is no asset limit for ALMB.

ALMB (Group 2)

- Pays only a small portion of your Part B Premium (\$3.91 per month in 2001), subject to available program funding. This amount increases every year.
- Monthly income must be at or below \$1,476.25 if single and \$2,107.25 for a couple.
- Effective April 1, 2001, there is no asset limit for ALMB.

To apply, contact the Department of Social Services office nearest you (see appendix). Or telephone a CHOICES health insurance counselor at 1-800-994-9422. They will answer questions and mail a simple four-page application and a postage paid return envelope.

ELDER INFORMATION & ASSISTANCE



CHOICES HEALTH INSURANCE COUNSELING/INFORMATION & REFERRAL PROGRAM

Through DSS, the Area Agencies on Aging, and the Center for Medicare Advocacy, Connecticut provides a number of programs to enable older adults and persons with disabilities to understand and exercise their rights, receive benefits to which they are entitled, and make informed choices about quality of life issues. The *CHOICES* program includes:

- **Health Insurance Assistance:**
Provides free information, counseling and assistance to older adults and persons with disabilities about Medicare, Medicaid, Medicare Supplement Insurance (Medigap), Long Term Care Insurance and other related state and federal programs. Volunteers are available to meet with seniors throughout Connecticut.

- **Outreach:** Dispenses important program information to seniors through community educational seminars, senior fairs, senior centers and public libraries; provides education and training of non-traditional referral sources to identify and refer at-risk seniors.
- **Information and Referral:** Serves as a “one stop” centralized information source for senior services and a referral service that coordinates with local providers.
- **Counseling:** Provides general assessment of and appropriate assistance to seniors who appear in need of resource options including such areas as nursing homes and alternatives, and health insurance.
- **Eligibility Screening:** “One stop” information and screening for 20 state and federal benefits and/or support programs are available to seniors through the mail or in person.

For more information, contact the *CHOICES* statewide toll-free number at 1-800-994-9422.

CENTER FOR MEDICARE ADVOCACY

The Center for Medicare Advocacy, Inc., is staffed by attorneys, paralegal and technical assistants who provide legal advice, self-help materials, and representation to the elderly and disabled who are unfairly denied Medicare coverage. The Center operates a toll-free telephone line to assure that Medicare beneficiaries receive all the medical care and Medicare coverage to which they are entitled. Advice and written materials are free to all Connecticut residents to enable them to initiate grievances, when appropriate, or pursue a Medicare appeal either on their own or with the assistance of Center personnel. If legal representation by the Center is appropriate, it too is provided at no cost. You can reach the Center for Medicare Advocacy by calling 1-800-262-4414 or (860) 456-7790.

CONNECTICUT DEPARTMENT OF SOCIAL SERVICES ELDERLY SERVICES INFORMATION LINE

This toll-free line was established to handle questions concerning the

programs and services available for persons 60 years of age and older. By dialing this number, callers will be able to speak with trained staff who can provide information about programs for senior citizens in the State of Connecticut. The toll-free line is 1-800-443-9946.

CONNECTICUT NATIONAL FAMILY CAREGIVER SUPPORT PROGRAM

This program is designed to support family members who provide care to an elderly family member aged 60 and over, or to a grandchild 18 years of age and under. The Elderly Services Division of the Department of Social Services administers this newly developed Older American's Act program, through the five Area Agencies on Aging. The supportive services include:

1. Information
2. Assistance
3. Individual Counseling
4. Caregiver Training
5. Respite Care*
6. Supplemental Services

*Respite Care and Supplemental Services are provided on a limited basis. All services offered vary by region.

Please contact your local Area Agency on Aging by calling the Statewide Toll-Free number at 1-800-994-9422 for specific details on how Connecticut's National Family Caregiver Support Program can assist you or a loved one.

CONSERVATOR OF ESTATE PROGRAM (COE)

The Commissioner of the Department of Social Services may be appointed Conservator of Estate for individuals sixty years of age or older whose liquid assets do not exceed \$1,500 at the time of appointment. Appointment of the DSS Commissioner is intended to be a last resort, considered only after the court has found that the person under consideration is incapable of managing his or her affairs and,

- The ward has property rights, which will be wasted or dissipated unless proper management is provided. And/or,
- Funds are needed for the support, care or welfare of the ward and/or the ward's dependents. And,
- The DSS Commissioner is appointed conservator of estate in situations in which an involuntary appointment of

conservator is sought. DSS does not accept voluntary appointment of conservators.

The Department of Social Services staff execute the functions of the Conservator of Estate Program. You can contact them by calling (860) 424-5241. To obtain the location and phone number of the Court serving your community call your local Town Hall or look in the blue pages of the telephone book.

CONSERVATOR OF PERSON PROGRAM (COP)

The Conservator of Person Program is a program of the Department of Social Services that was initiated in Connecticut in 1984, in recognition of the critical need for individuals to act on behalf of elders who, due to mental or physical disability, were incapable of managing their own affairs. Staff, representing the Department of Social Services Commissioner, are appointed by the Probate Court to supervise the personal affairs of an individual, including arrangement for medical needs and ensuring that the individual has nutritious meals, clothing, safe and adequate housing, personal hygiene

and is protected from physical abuse or harm. For more information on the Conservator of Person Program, contact the DSS Regional Offices at numbers listed below:

Bridgeport	(203) 551-2881
Bristol	(860) 314-6589
Danbury	(203) 597-4141
Hartford	(860) 723-1003
Manchester	(860) 647-5914
Middletown	(860) 704-3046
New Britain	(860) 612-3565
New Haven	(203) 974-8029
Norwalk	(203) 855-2759
Norwich	(860) 886-0521
Stamford	(203) 251-9392
Torrington	(860) 496-6950
Waterbury	(203) 597-4141
Windham	(860) 465-3550

GRANDPARENTS AS PARENTS SUPPORT PROGRAM (GAPS)

The State of Connecticut Department of Social Services, Elderly Services Division, developed this statewide program to provide assistance in establishing grandparent support groups for grandparents and relatives raising children. The Grandparents As Parents Support Program (GAPS), is designed to encourage and promote the creation

of services for relatives who have taken on the responsibility of parenting. GAPS support groups were started in all five regions of the state under the auspices of the Brookdale Foundation Groups' national program *Relatives as Parents Program* (RAPP). The Elderly Services Division has developed a network of over 120 agencies, individuals and organizations that are providing service or assistance to grandparent and relative caregivers. The GAPS Network meets every other month providing educational sessions for its members on advocacy, legislative updates, support group ideas and updates on resources. For more information on GAPS or a list of agencies providing caregiver support please call (860) 424-5233.

INFOLINE

INFOLINE is a statewide clearinghouse for human service information and a telephone help-line, which provides information, assistance, and crisis intervention for all Connecticut residents, and as such it:

- Provides information on human services and community resources including specialized services, such

as substance abuse, Alzheimer's disease, child care, and maternal and child health issues

- Refers callers to services they need
- Helps callers define their problems, needs, and options
- Helps callers mobilize their own resources
- Acts as an advocate when necessary
- Intervenes in crisis situations such as abuse, suicide attempts, and other emergencies.

Most callers receive help as a result of their calls to INFOLINE. You can reach INFOLINE by dialing 211.

LEGAL ASSISTANCE SERVICES

Connecticut legal assistance organizations are independent, nonprofit corporations which provide free legal assistance in civil cases to income eligible people. Some of these organizations also contract with the Area Agencies on Aging to provide free legal services specifically to seniors with great social and/or economic need, with priority given to cases involving issues of income benefits, health and long-term care, nutrition, housing, utilities, discrimination, abuse and protective

services. Legal assistance attorneys have expertise in dealing with problems involving public benefits such as Medicaid (Title 19), support and other entitlement programs, housing, and nursing home issues.

A list of legal assistance offices in Connecticut can be found in the Appendix , or for more information call your regional Area Agency on Aging at 1-800-994-9422.

LONG TERM CARE OMBUDSMAN PROGRAM

The Long Term Care Ombudsman program advocates for quality care and the rights of individuals living in nursing homes. Ombudsmen receive and investigate complaints, and assist residents to resolve problems related to their nursing home care. They educate residents, families and staff about resident's rights and empower residents and families to discuss concerns with nursing home staff. Ombudsmen representatives respect the privacy and confidentiality of residents and work to resolve problems in a way that builds common ground, alleviating conflicts and misunderstandings.

One of the most successful ways the Ombudsmen program has of helping residents is its Volunteer Resident Advocate Program. Community volunteers are trained by program staff on rights of residents, problem solving, listening and communication skills, and working with nursing home staff and the health care system. After training, Volunteer Advocates spend 4 hours per week in one assigned nursing home to visit regularly, establish rapport with residents and help resolve problems or concerns.

To find out how the Ombudsman Program can help you, contact the State Long Term Care Ombudsman in Hartford at (860) 424-5200 or one of the following regional offices:

Eastern	(860) 823-3366
North Central	(860) 723-1390
Northwestern	(203) 597-4181
South Central	(203) 974-3030
Southwestern	(203) 551-5530
Central Sub-Office	(860) 612-3573

There is also a toll free number: 1-866-388-1888.

MEDICARE ASSISTANCE AND APPEALS

There is a legal assistance program that offers free advice to Medicare recipients and their families about Medicare benefits and their rights to appeal decisions about Medicare coverage.

The Center for Medicare Advocacy (1-800-262-4414) described earlier in this section offers free information, advice and representation to assure Medicare beneficiaries that they receive all the Medicare benefits and coverage to which they are entitled.

MEDI\$AVE

The Medi\$ave program is a fraud and abuse prevention program administered through the Department of Social Services, Elderly Services Division. This program provides education to Medicare beneficiaries in detecting fraud and abuse in the Medicare and Medicaid programs. The project is funded by the Administration on Aging (AOA) and is operated in partnership with the five Area Agencies on Aging CHOICES Programs.

Through senior volunteer education, the program strives to improve the quality of care and life for Medicare and Medicaid beneficiaries. To report a suspected case of fraud and abuse, or to become a Medi\$ave volunteer, please contact the Area Agency on Aging in your region by calling toll free **1-800-994-9422**.

PROTECTIVE SERVICES FOR THE ELDERLY (PSE)

This program is designed to safeguard people 60 years of age and older from physical, mental and emotional abuse, neglect, abandonment and/or financial abuse and exploitation. The Department of Social Services (DSS) Social Workers devise a plan of care aimed at assuring an elder safety while preserving the person's right of self-determination. Staff may help the person remain in the living situation he or she prefers, safeguard legal rights, prevent bodily injury or harm, determine service needs and then mobilize resources to provide necessary services.

The Social Work service plan may include crisis intervention, arranging for

and coordinating any of the following services: adult day care, companion, counseling, homemaker, home health care, home-delivered meals, long-term care or, if necessary, emergency placement.

In extreme cases, the Department of Social Services can seek court authorization to provide services to a person who appears to “lack the capacity” to give consent to reasonable and necessary services to assure personal safety. Under certain circumstances, the Department may apply to the Probate Court for the appointment of a Conservator whose role is to make decisions on behalf of an incompetent person.

To report cases of suspected abuse, neglect or exploitation, call the TOLL-FREE REFERRAL LINE at 1-888-385-4225.

EMPLOYMENT AND VOLUNTEER OPPORTUNITIES



RETIRED & SENIOR VOLUNTEER PROGRAM (RSVP)

The Retired & Senior Volunteer Program (RSVP) provides opportunities to persons 55 years of age and older to participate in their communities by sharing their knowledge and skills through meaningful volunteer experiences. Connecticut's 12 RSVP Programs link retirement-aged people with community organizations seeking assistance. Volunteers provide valuable services in day care centers, nursing homes, hospice programs, hospitals, home health agencies and schools with mentoring and tutoring programs (among other opportunities) as well as being community organizers for special projects. To qualify, a volunteer must be at least 55 years of age. There are no income restrictions and liability insurance is provided. For information contact the Elderly Services Division at (860) 424-5293.

SENIOR COMMUNITY SERVICE EMPLOYMENT PROGRAM (SCSEP)

SCSEP offers employment and training opportunities to interested older persons wishing to remain in the work force. The program attempts to match the older worker's interests and abilities with a position in a community services agency. Ultimately, SCSEP's goal is to assist the older worker with the transition into unsubsidized employment. To qualify, the individual must be 55 years of age or over and have an income not exceeding 125% of the poverty level. For further information, contact the Department of Social Services Elderly Services Division at (860) 424-5293 or (860) 424-5233.

SENIOR JOB BANKS

Senior Job Banks assist older people in finding employment. Senior Job Banks collect information on employers seeking older workers and on older people seeking employment. They then attempt to match the older person to an appropriate job opening. The Job Banks are located throughout the state.

To find one near you, contact your Municipal Agent for the Elderly or your local Senior Center.

HOUSING



APARTMENT CONVERSION FOR THE ELDERLY (ACE)

The Connecticut Housing Finance Authority (CHFA) offers the Apartment Conversion for the Elderly program to elderly homeowners to enable them to convert space in their single family homes into an accessory apartment or build an addition to the home for that purpose. The loan refinances the existing mortgage and construction of the apartment or addition. Rent covered provides additional income to older homeowners who wish to remain in their current homes.

The homeowner must be at least 62 years of age and his/her residence must be a single-family home. The loan will be a rehabilitation loan and must comply with the CHFA Rehabilitation Program guidelines. For further information please call or write:

CT Housing Finance Authority
Single Family Underwriting

999 West Street
Rocky Hill, CT 06231
Phone: (860) 571-3502

CONTINUING CARE COMMUNITIES/RETIREMENT COMMUNITIES (CCRC's)

Continuing Care Retirement Communities (CCRCs) provide residents, through contractual agreements, lifetime shelter and access to a wide variety of services, including long-term health services.

CCRCs offer various levels of care, which typically enable residents to stay on campus and move from independent living to higher levels of care as needed. Residents pay a substantial entrance fee and monthly fees in exchange for the use of a living unit and a specified package of long-term health and nursing services. Additional costs may be charged for services that are not covered under the monthly fees. Fees vary significantly by community and can be considered costly. The amount of long-term care that is needed, the type of unit that is chosen and whether an individual or a couple occupies the unit can influence costs. Residents pay privately for services; government

subsidies are not available. CCRCs have different policies regarding the availability and terms of entrance for refunds.

Connecticut does not license CCRCs, but it mandates that they meet certain statutory requirements. Various components of a CCRC's health care package, such as assisted living services, residential care and nursing home beds are licensed by the Department of Public Health.

Connecticut statutes do not allow a CCRC to offer or enter into a continuing care contract unless it is registered with the Department of Social Services and meets certain disclosure requirements. The continuing care contract is a legal agreement between the resident and CCRC that specifies the rights and obligations of both parties. Potential residents should obtain professional advice before signing this agreement. A list of CCRCs in Connecticut is available from the Elderly Services Division at (860) 424-5284.

GOVERNMENT ASSISTED HOUSING PROGRAMS

The Department of Economic and Community Development provides support to local housing authorities and private sector developers for the construction of housing for income eligible seniors. Some developments are intended for independent living; others are congregate facilities, which offer residents some assistance with daily activities.

The federal Department of Housing and Urban Development, Rural Housing Services and the Connecticut Housing Finance Authority, also have programs that help provide affordable housing to older adults with low to moderate incomes. Residents typically pay either a percentage of their adjusted gross income or a base rent for housing costs. Base rents are established at below market rates.

PROJECT HOME SHARE PROGRAMS

The Department of Social Services funds three programs which provide Home Share options for seniors in Connecticut. The project matches older persons with physical needs or financial

difficulties with suitable house mates and provides housing counseling. One person in each match must be age 60 or older. Home share programs work to match single adults who are having difficulty maintaining their homes because of financial, social or physical needs with other adults who need decent, affordable housing and/or do not want to live alone. For more information call:

Hartford:

Project Home Share
Town of Newington Senior & Disabled
Center
120 Cedar Street
Newington, CT 06111
Phone: (860) 594-4197

Project Home Share
Manchester Office
60 Bidwell Street
Manchester, CT 06040
Phone: (860) 647-7010

New Haven

South Central Connecticut Agency on Aging
201 Noble Street
West Haven, CT 06516
Phone: (203) 933-5431

New London

Program Home Share

United Community and Family Service, Inc.
Norwich, CT 06360
Phone: (860) 892-7042 Ext. 413

REVERSE ANNUITY MORTGAGE PROGRAM (RAM)

The Connecticut Housing Finance Authority (CHFA) offers the RAM Program to low-income elderly homeowners, who are at least 70 years of age with long-term care needs, to use the equity in their homes to provide a monthly tax-free cash payment. A lump sum can also be provided at the time of closing. Borrowers receive payments from CHFA each month for either five or ten years, and the loan balance is repaid in one payment after the death of the borrower or when he/she ceases to occupy the property. The amount of the monthly payment received varies based on the equity in the home; CHFA lends up to 70% of the home's value. There are no out-of-pocket application costs. For additional information, contact CHFA at (860) 571-3502.

TRANSPORTATION



GRADUATED DRIVER'S LICENSE PROGRAM

The Department of Motor Vehicles provides training services for drivers with physical disabilities. In providing proper training in the use of special adaptive equipment, the DMV provides applicants who must:

- Be at least 16 years of age and have obtained a learner's permit from a DMV Branch Office;
- Be a permanent Connecticut resident;
- Require adaptive equipment to drive
- Provide medical clearance from a physician

With the opportunity to apply to this program.

The goal of the Graduated Driver's License program is to support self-respect and dignity by ensuring the greatest possible mobility for the driver without jeopardizing safety. Applications are reviewed on a case-by-case basis.

For more information contact the Department of Motor Vehicles, Handicapped Driver Training Unit at (860) 263-5097.

SENIOR CITIZEN DRIVER INSURANCE PROGRAM

Drivers age 62 or older who complete an approved accident prevention course will receive a discount of at least 5% on their automobile liability or physical damage insurance for a period of twenty-four (24) months. To obtain a list of approved driver courses, call the DMV Phone Center at (860) 263-5700 or toll free in CT 1-800-842-8222. Once a DMV approved course has been completed, contact your insurance company to receive your minimum discount of five percent (5%).

SENIOR/DISABLED PHOTO REDUCED FARE CARD

Elderly and disabled persons may ride for a reduced fare, usually 50% or less of base fare, on all Connecticut Transit buses. A Medicare card or a special State I.D. card will allow a senior citizen to ride on state-subsidized buses for the discount rate.

The Department of Transportation provides this special Photo I.D. card for those persons who do not have a Medicare card. There is a \$5.00 application fee for new cards. A \$10.00 processing fee is charged for replacement cards. To obtain an application for this card, contact CTTRANSIT at (860) 522-8101 x 309.

EDUCATION



CENTER FOR LEARNING IN RETIREMENT (CLIR)

The Center for Learning in Retirement is open to all retired and semi-retired persons for intellectual stimulation and for sharing camaraderie with their peers. Courses are offered under the aegis of the University of Connecticut. There is an annual membership fee of \$25 and a per semester (Fall, Winter or Spring) registration fee of \$15 which entitles the member to enroll in as many courses that semester as he or she wishes. For more information contact CLIR at (860) 486-4905.

ELDERHOSTEL

Elderhostel, Inc. is a not-for profit organization with 25 years of experience providing high quality, affordable and secure educational adventures for adults who are 55 and older. These short-term educational programs are a fun and exciting way to share new ideas, explore new places and make

new friends. Elderhostel educational adventures provide eligible adults with access to programs at universities, national parks, museums, conference centers, and college campuses as well as other learning sites in the United States, Canada and around the world. Elderhostel courses are designed for older adults of all educational levels and typically run from 5-6 days. There are no tests or assignments. Elderhostel Education is learning for the sheer joy of it.

The Elderly Services Division serves as a liaison between New England Elderhostel and low income individuals in Connecticut. A limited number of hostelships are offered for people who cannot afford the attendance cost and can be requested from the Elderly Services Division. The hostelship covers the full amount of tuition in New England (maximum \$340). Each recipient is responsible for a \$100 registration fee. Tuition covers all costs for housing, meals, courses and extra curricular activities. Hostelship recipients are responsible for their own transportation to and from the campus. Hostelship recipients may apply for only one program per year. Elderhostelship applications can be obtained by

contacting the Department of Social Services, Elderly Services Division (860) 424-5293. Elderhostel Catalogs are available at town libraries for view only. Elderhostel Catalogs can be obtained by contacting: Elderhostel Catalog Request Department P.O. Box 260, Wakefield, MA 01880-0860, 1-800-895-0727. For additional information concerning Elderhostel offerings, please visit their website at <http://www.elderhostel.org>.

ADVOCACY ORGANIZATIONS



AMERICAN ASSOCIATION OF RETIRED PERSONS (AARP)

AARP is a non-profit membership organization, made up of persons 50 and older dedicated to addressing many intergenerational needs and interests.

AARP has 75 chapters in Connecticut, most of which meet monthly. Chapters present programs, conduct community service and educational projects, inform members of legislative issues, foster understanding of the national AARP program, and provide opportunities for fellowship. The State Director of AARP in Connecticut can be reached at 21 Oak Street, Suite 104, Hartford, CT 06106 (860) 240-7544.

CONNECTICUT ELDER ACTION NETWORK (CEAN)

This network was formed as an overarching network to have a single stronger voice in matters of importance to Connecticut's older adults – the

Connecticut Elder Action Network (CEAN) *formerly known as NCOA-CAN*. CEAN represents over 70 organizations, communities, consumers and providers in Connecticut. The main purpose of CEAN is to promote common positions on elderly service needs through discussions with administrative agencies, legislative advocacy, and consumer education.

An active executive committee meets monthly and is composed of representatives of the following statewide organizations: The Connecticut Commission on Aging, AARP, Connecticut Coalition on Aging, Connecticut Association of Area Agencies on Aging, Center for Medicare Advocacy, Connecticut Association for Senior Center Personnel, Connecticut Association of Municipal Agents for the Elderly, Connecticut Community Care, Inc., and Connecticut Council of Senior Citizens, Inc.

For more information about CEAN you can call the CT Commission on Aging at (860) 424- 5360.

CONNECTICUT COMMISSION ON AGING

The Connecticut Commission on Aging is an independent state agency dedicated to shaping a positive future for older adults in Connecticut. Through public hearings and an open door philosophy, they encourage participation from residents across the state. By heightening public awareness, seeking viable solutions, strengthening coalitions and partnerships, and encouraging key actions of State Government, the Commission promotes responsible public policy.

The staff of the Commission works closely with its board. The board is comprised of 11 appointed members who are knowledgeable about aging issues and 12 ex officio members representing various State Departments, as well as the Chairmen and Ranking Members of the Human Services Committee.

The CT Commission on Aging is located at 25 Sigourney Street, Hartford, CT. 06106. You can contact the Executive Director, Julia Evans Starr by calling (860) 424-5360 or by Email at commission.aging@po.state.ct.us.

CONNECTICUT COALITION ON AGING

The Connecticut Coalition on Aging, Inc. is a non-profit, volunteer advocacy organization dedicated to promoting a way for seniors to work together to improve the quality of life for all, especially for those seniors who are most vulnerable: the poor, disabled, minority, isolated and frail.

The organization provides seniors an opportunity to meet and discuss issues, publishes newsletters, and advocates on priority issues at the General Assembly.

For information, contact the Connecticut Coalition on Aging at P.O. Box 398, Cheshire, CT 06410-0398 or by calling (203) 758-0658.

UNITED SENIORS IN ACTION (USA)

USA is a statewide coalition of neighborhood groups and senior citizen organizations that advocates for better access to health care, insurance, housing and other areas of concern to seniors.

For information, contact USA in
Hartford at (860) 297-5154.

APPENDIX



DSS REGIONAL OFFICES

Bridgeport Office

Telephone Number: 203-551-2700
925 Housatonic Avenue
Bridgeport, CT 06606-5700

Towns Served: Bridgeport, Easton,
Fairfield, Monroe, Stratford, Trumbull

Bristol Office

Telephone Number: 860-314-6500
Toll Free (Canton): 800-498-7780
45 North Main Street
Bristol, CT 06010-8105

Towns Served: Avon, Bristol, Burlington,
Canton, Farmington, Plymouth, Simsbury,
Southington

Danbury Office

Telephone Number: 203-207-8900
342 Main Street
Danbury, CT 06810-4783

Towns Served: Bethel, Bridgewater,
Brookfield, Danbury, New Fairfield, New
Milford, Newtown, Redding, Ridgefield,
Sherman

Hartford Office

Telephone Number: 860-723-1000
3580 Main Street
Hartford, CT 06120-1187

Towns Served: Bloomfield, East Granby,
Granby, Hartford, Newington, Rocky Hill,
Suffield, West Hartford, Wethersfield,
Windsor, Windsor Locks

Manchester Office

Telephone Number: 860-647-1441
699 East Middle Turnpike
Toll free in CT: 800-859-6646
Manchester, CT 06040-3744

Towns Served: Andover, Bolton, East
Hartford, East Windsor, Ellington, Enfield,
Glastonbury, Hebron, Manchester,
Marlborough, Somers, South Windsor,
Stafford, Tolland, Vernon

Meriden Office

Telephone Number: 203-630-6000
55 West Main Street
Meriden, CT 06451-4117

Towns Served: Meriden, Wallingford

Middletown Office

Telephone Number: 860-704-3100
117 Main Street Extension
Clinton, Deep River, Essex, Old
Saybrook: (860) 388-3515

Middletown, CT 06457-3843

Towns Served: Chester, Clinton, Cromwell,
Deep River, Durham, East Haddam, East
Hampton, Essex, Guilford, Haddam,
Killingworth, Lyme, Madison, Middlefield,
Middletown, Old Lyme, Old Saybrook,
Portland, Westbrook

New Britain Office

Telephone Number: 860-612-3457
270 Lafayette Street
New Britain, CT 06053-4174

Towns Served: Berlin, New Britain,
Plainville

New Haven Office

Telephone Number: 203-974-8000
194 Bassett Street
New Haven, CT 06511-1059

Towns Served: Ansonia, Bethany,
Branford, Derby, East Haven, Hamden,
Milford, New Haven, North Branford, North
Haven, Orange, Seymour, Shelton, West
Haven, Woodbridge

Norwalk Office

Telephone Number: 203-855-2700
7 Concord Street
Norwalk, CT 06854-3705

Towns Served: New Canaan, Norwalk,
Weston, Westport, Wilton

Norwich Office

Telephone Number: 860-823-3366
401 West Thames St, Unit 102
Plainfield/Killingly: 860-779-9730
Norwich, CT 06360

Towns Served: Bozrah, Brooklyn,
Canterbury, Colchester, Eastford, East
Lyme, Franklin, Griswald, Groton, Killingly,
Lebanon, Ledyard, Lisbon, Montville, New
London, North Stonington, Norwich,
Plainfield, Pomfret, Preston, Putnam,
Salem, Sprague, Sterling, Stonington,
Thompson, Voluntown, Waterford,
Woodstock

Stamford Office

Telephone Number: 203-251-9300
1642 Bedford Street
Stamford, CT 06905-4731

Towns Served: Darien, Greenwich,
Stamford

Torrington Office

Telephone Number: 860-496-6900
62 Commercial Blvd
Toll Free: 800-742-6906
Torrington, CT 06790-9983

Towns Served: Barkhamsted, Bethlehem,
Canaan, Colebrook, Cornwall, Goshen,
Hartland, Harwinton, Kent, Litchfield, Morris,
New Hartford, Norfolk, North Canaan,
Roxbury, Salisbury, Sharon, Thomaston,
Torrington, Warren, Washington,
Winchester, Woodbury

Waterbury Office

Telephone Number: 203-597-4000
249 Thomaston Avenue
Waterbury, CT 06702-1397

Towns Served: Beacon Falls, Cheshire,
Middlebury, Naugatuck, Oxford, Prospect,
Southbury, Waterbury, Watertown, Wolcott

Willimantic Office

Telephone Number: 860-465-3500
676 Main Street
Toll Free: 800-681-5654
Willimantic, CT 06226-2702

Towns Served: Ashford, Chaplin,
Columbia, Coventry, Hampton, Mansfield,
Scotland, Union, Willington, Windham

**Connecticut Department of Social
Services - Central Office**

25 Sigourney Street
Hartford, CT 06106
Information and Referral: 1-800-842-
1508
Toll free TDD/TTY line: 1-800-842-4524

LEGAL ASSISTANCE OFFICES IN CONNECTICUT

STATEWIDE LEGAL SERVICES OF CONNECTICUT (SLS):

424 Main Street, 4th Floor

Middletown, Connecticut 06457

Phone: (800) 453-3320 9:00 am - 3:00 pm

Local: (860) 344-0380 9:00 am - 3:00 pm

CONNECTICUT LEGAL SERVICES, INC:

Serving Eastern Connecticut:

153 Williams Street

P.O. Box 1208

New London, CT 06320

Phone: (860) 447-0323 or (800) 413-7798

Serving Southwestern Connecticut:

211 State Street

P.O. Box 8400

Bridgeport, CT 06601

Phone: (203) 336-3851 or (800) 809-4434

Serving Western Connecticut:

85 Central Avenue

P.O. Box 2397

Waterbury, CT 06722

Phone: (203) 756-8074 or (800) 413-7797

**GREATER HARTFORD LEGAL
ASSISTANCE:**

Serving North Central Connecticut:

80 Jefferson Street

Hartford, CT 06106

Phone: (860) 541-5000

**NEW HAVEN LEGAL ASSISTANCE
ASSOCIATION:**

Serving South Central Connecticut

426 State Street

New Haven, CT 06510

Phone: (203) 946-4811



The Department of Social Services' programs are available to all applicants and recipients without regard to race, color, creed, sex, sexual orientation, age, disabilities, learning disabilities, national origin, ancestry or language barriers.

The Department has a TDD/TTY line for persons who are deaf or hearing impaired and have a TDD/TTY: 1-800-842-4524. Auxiliary aids are also available for blind or visually impaired persons.

The Department of Social Services is an equal opportunity, affirmative action employer.